Mastercard® Credit Card Application

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

Officer #

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. Return Completed Applications to: BankCard Services, P.O. Box 779, Jefferson City, MO 65102; Fax (573) 634-1104

Interest Rates and Interest Charges											
Annual Percentage Rate (APR) for Purchases				0.00% i	ntroductory APR	for	six (6) s	tatem	ent cy	cles after acc	ount opening. After that,
			your APR will be 16.49% to 26.24% , based on your								
				creditworthiness. This APR will vary with the market based on the Prime Rate.							
APR for Balance Transfers				16.49% to 26.24%							
7.1.1.1.0.			Your APR will be based on your creditworthiness. This APR will vary with the market								
				based on the Prime Rate.							
APR for Cash Advances				29.24% This APR will vary with the market based on the Prime Rate.							
Paying Interest				Your due date is at least 25 days after the close of each billing cycle. We will not							
				charge you interest on purchases if you pay your entire balance by the due date each							
			month. We will begin charging interest on cash advances and balance transfers on the transaction date.								
Minimum Interest Charge				If you are charged interest, the charge will be no less than \$1.50							
For Credit Card Tips from the Consumer				To learn more about factors to consider when applying for or using a credit card, visit							
Financial Protection Bureau				the website of the Consumer Financial Protection Bureau at							
			www.consumerfinance.gov/learnmore								
Fees				None							
Annual Fee Transaction Fees			None								
Balance Transfer				Either \$10 or 4% of the amount of each transfer, whichever is greater							
Cash Advance				Either \$10 or 4% of the amount of each transfer, whichever is greater							
International Transaction				3% of each transaction once converted into U.S. Dollars							
Penalty Fees											
Late Payment				Up to \$35							
Over-the-Credit Limit				None							
Returned Payment The information about the costs of the cost described in this is accurate as a				Up to \$35 f (10/2025). This information may have changed after that date. To find out what may have changed, call us at (800) 445-9272 or write							
us at BankCard Services, P.C How We will Calculate You	D. Box 779, Jeffer	rson City, MO 65102.		,	•	ingec	anei maru	ate. TO II	ina oat wi	iat may have chang	eu, can us at (000) 443-9272 of write
Loss of Introductory APR:	We may end you	r introductory APR an	d apply t	he Annual Percenta	ge Rate for Purchases if						
If you would like to a Primary Applicant		orized Oser, pie	ase pr	ovide Authori	ized Oser informa	uon	ı ın the se	ection	below		
First Name	First Name Initial Last						Birth Date			Social Security Number	
Physical Address, City, State & Zip				City	ity, State & Zip (if different than physical)						
			_			Decidential Status			Monthly Daymont		
Home Phone Cell Phone Pret		ferred Email Address			│ Residential Status │			ther	Monthly Payment \$		
☐ Drivers License #	!	☐ Passport #					State		Issue	Date	Expiration Date
Employed by Position			Work Phone						Gross Month	ly Income*	
*Income means wages, sala	ary or tips, you cu	irrently earn or can re	asonably	expect to earn. Oth	ner examples include bon	us pa	ay, commiss	ions and	l income t	rom rental property.	1
Interest dividends and retire repayment. If you are under	ment benefits pai 21, you may con	id. You do not have to sider the amount of a	include nother pe	alimony, child supperson's income that	ort or separate maintenar is regularly deposited into	nce ir o you	ncome unles ir account.	s you wa	ant it cons	idered as a basis fo	or
Authorized User In	formation	1									
First Name Initial Last						Birth Date			Social Security Number		
Physical Address, City, State & Zip			Mailing Address, Ci			ity, State & Zip (if different than physical)					
Home Phone Cell Phone Pref			ferred Email Address								
□ Drivers License # □ Passport #						State	e Issue Date			Expiration Date	
											ars of age. I authorize the issuing Bank
accept that on a periodic bas	is, the account ma	y be considered to an a	utomatic	upgrade at the discre	tion of the issuing Bank. I u	nders	stand that the	accepta	nce of use	of any card issued wi	ers its credit experience with me. I Il be subject to the terms of this
application and the Credit Card Agreement that will be sent with the card and at Primary Applicant Signature				y future amendments thereto. Bank reserves the right to retain this application whether or not is it approved. Date							
Trimiary Applicant Sig	natui c				Date						